



US 20180240107A1

(19) **United States**(12) **Patent Application Publication**
Andrade(10) **Pub. No.: US 2018/0240107 A1**(43) **Pub. Date: Aug. 23, 2018**(54) **SYSTEMS AND METHODS FOR PERSONAL IDENTIFICATION AND VERIFICATION**(52) **U.S. CL.**CPC **G06Q 20/36** (2013.01); **G06Q 20/4016** (2013.01); **G06Q 20/065** (2013.01)(71) Applicant: **BLACK GOLD COIN, INC.**, Las Vegas, NV (US)(72) Inventor: **Marcus Andrade**, Fernley, NV (US)(73) Assignee: **BLACK GOLD COIN, INC.**, Las Vegas, NV (US)(21) Appl. No.: **15/945,097**(22) Filed: **Apr. 4, 2018****Related U.S. Application Data**

(63) Continuation-in-part of application No. 14/940,142, filed on Nov. 12, 2015.

Foreign Application Priority Data

Mar. 27, 2015 (EP) 15161502

Publication Classification(51) **Int. Cl.****G06Q 20/36** (2006.01)**G06Q 20/06** (2006.01)**G06Q 20/40** (2006.01)(57) **ABSTRACT**

A personal/client identification and verification process, pseudonymous system and transaction network for monitoring and restricting transactions of cryptography-based electronic money. In one embodiment, there is a legal identity-linked credential authentication protocol for providing a practical solution for issues related to cryptocurrency theft, KYC and AML, while maintaining user privacy. In other embodiments, there are mechanisms to monitor transactions for suspicious activity. A determination of AML risk and/or other risks of running afoul of financial crimes may be made, e.g., in response to a transaction, and the determination may be expressed as a risk score. In some embodiments, transactions may be held and/or reversed. In further embodiments, a client wallet within the transaction network may support multiple types of cryptocurrency and may detect transactions from or to wallets outside of the transaction network, and optionally provide an alert and/or the system may take other responsive action.

